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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:	KIMBERLY MONIQUE LOWE		CASE NO: 09-16860 CHAPTER 13				
	DEBTORS(S)		JUDGE:	JACK B SCHM	ETTERER		
			NOTICE	OF FINAL CURI	E PAYME	NT	
files this	t to Federal Rule of Bankruptcy Proc s Notice of Final Cure Payment. The as been paid in full.						
Name (of Creditor: BAC HOME LC	DANS SERVICING					
Final C	ure Amount						
Court <u>Claim #</u>	Account #	Claim <u>Asserted</u>		Claim Allowed		Amount Paid	
0001	5238 9054CRANDON	\$ 540.62	<u>?</u> \$_	540.62	\$	540.62	
Total Aı	mount Paid the Trustee				\$	540.62	
Monthly	y Ongoing Mortgage Payment						
Mortgag	ge is Paid:						
Thi	Through the Chapter 13 Conduit X Direct by the Debtor(s)						
Within 2	21 days of the service of the Notice of						

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the debtor(s), debtor(s)' Counsel and the Chapter 13 Trustee, pursuant to Fed. R. Bank.P.3002.1(g), indicating 1) whether it agrees that the debtor(s) have paid in full the amount required to cure the default on the claim and 2) whether the debtor(s) are otherwise current on all payments consistent with 11 U.S.C § 1322(b)(S)

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the court on this the 19th day of September, 2012.

Debtor(s)	Debtors Attorney				
KIMBERLY MONIQUE LOWE	GERACI LAW LLC				
9054 S CRANDON	55 E MONROE # 3400				
CHICAGO IL 60617	CHICAGO IL 606030000				
Mortgage Arrearage Creditor					
BAC HOME LOANS SERVICING 400 COUNTRYWIDE WAY SIMI VALLEY CA 93065					
Electronic Service US Trustee					
Date: September 19, 2012	/s/ Tom Vaughn				
	Tom Vaughn, Chapter 13 Trustee Chapter 13 Trustee 55 East Monroe Street, Suite 3850				

Chicago, Ill 60603